Fill in this information to identify your case:									
Debtor 1	Emma First Name	On Ristine	Evenett						
Debtor 2 (Spouse, if fil	ling) First Name	Middle Name	Last Name						
United Stat	es Bankruptcy Court for	the: Sauthern District of	Mississippi						
Case numb (If known)	25.50	0650-KMS	_						

## Official Form 427

## **Cover Sheet for Reaffirmation Agreement**

12/15

Anyone who is a party to a reaffirmation agreement may fill out and file this form. Fill it out completely, attach it to the reaffirmation agreement, and file the documents within the time set under Bankruptcy Rule 4008.

Explain the Repayment Terms of the Reaffirmation Agreement								
1.	Who is the creditor?	CRAFF Auto Salos, UC Name of the creditor						
2.	How much is the debt?	On the date that the bankruptcy case is filed \$_\forall \overline{19.64} - \text{PCLYOFF}  To be paid under the reaffirmation agreement \$_\forall \overline{91.64} = \forall \overline{10.90} = \forall						
3.	What is the Annual Percentage Rate (APR) of interest? (See Bankruptcy Code § 524(k)(3)(E).)	Under the reaffirmation agreement  White the reaffirmation agreement is a series of the series of th						
4.	Does collateral secure the debt?	Ourrent market value \$ 5590						
5.	Does the creditor assert that the debt is nondischargeable?	No Yes. Attach an explanation of the nature of the debt and the basis for contending that the debt is nondischar	geable.					
6.	Using information from Schedule I: Your Income (Official Form 106I) and Schedule J: Your Expenses (Official Form 106J), fill in the amounts.	6b. Monthly expenses from line 22c of \$\bigs_4,576.50\$ 6f. Monthly expenses \$-\\$ \bigs_4,576.50\$  6c. Monthly payments on all reaffirmed debts not listed on Schedule J  6d. Scheduled net monthly income \$\bigs_28.26\$ 6h. Present net monthly income Subtract lines 6b and 6c from 6a.  8 \bigs_4,576.50 6f. Monthly payments on all reaffirmed debts not included in monthly expenses  6d. Scheduled net monthly income Subtract lines 6f and 6g from 6e.	50					
		If the total is less than 0, put the number in brackets.  If the total is less than 0, put the number in brackets.						

Debtor 1					ase number (# known)			
	First Name Mic	Idla Name	Last Name					
		_						
	ne income amounts les 6a and 6e ent?	☑ No ☐ Yes.	Explain why they are different and complete line 10					
		/_						
8. Are the expense amounts on lines 6b and 6f different?								
		/						
incon	Is the net monthly income in line 6h less than 0?  Who Income In line 6h less than 0?  A presumption of hardship arises (unless the creditor is a credit union). Explain how the debtor will make monthly payments on the reaffirmed debt and pay other like Complete line 10.							
1								
1								
10. Debtor's certification about lines 7-9 I certify that each explanation on lines 7-9 is true and correct.								
	answer on lines 7-9 is							
here.	e debtor must sign		x		×			
	e answers on lines 7-9 , go to line 11.		Signature of Debtor 1			or 2 (Spouse Only in a Joint Case)		
the de	11. Did an attorney represent the debtor in negotiating the reaffirmation agreement?  The reaffirmation agreement?  The reaffirmation agreement?  The reaffirmation agreement?							
Part 2:	Sign Here					4		
Whoever fills out this form I certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the must sign here.  parties identified on this Cover Sheet for Reaffirmation Agreement.								
	Signature Smarn  Oneistine Smarn							
	Overstve Small							
		/	one: Debtor or Debtor's Attom Creditor or Creditor's Atto					